

document. For a cardholder requesting replacement of a lost, stolen, or damaged card configured for the Senior/Disabled (RTC Discount) fare category, the RTC Discount Card Program Central Processor will restore the balance from the lost, stolen, or damaged card to a replacement card. The RTC Discount Card Program Central Processor will not provide a refund of value from a lost, stolen, or damaged card.

4.5.1 Requesting a Transfer of Value to a Replacement Card

To request the transfer of value from a lost, damaged, or stolen registered card configured for the Adult, Youth, or Senior Citizen fare categories to a replacement, the cardholder must contact the TSB Customer Service Center to report that his/her card is lost, damaged, or stolen. The TSB Customer Service Center will require that the cardholder verify his/her identity prior to adding the patron's card to the hotlist and transferring the remaining value on the card to a replacement. At the time the cardholder reports his/her card as lost, stolen, or damaged, the cardholder may request a replacement card for distribution via direct mail from the TSB Customer Service Center or the cardholder may indicate that s/he will acquire a card through another distribution channel and then provide the serial number of the replacement card to the TSB Customer Service Center.

A cardholder requesting replacement of a card configured for the Senior/Disabled (RTC Discount) fare category must request a replacement card in accordance with the rules established by the RTC Discount Card Program. A cardholder requesting replacements of a card configured for the Senior/Disabled (RTC Discount) fare category will receive a replacement card with any remaining value from the lost, stolen, or damaged card.

4.6 CARD REPLACEMENT

The cardholder holds the card at his/her own risk. If the card malfunctions due to no fault of the cardholder within one year of the card's becoming activated, the cardholder may ~~return the card to the TSB Customer Service Center in exchange for~~ obtain a replacement card and transfer any confirmed remaining value (e.g., e-cash, transit pass, stored rides, and/or value in the BART High Value Discount E-purse) to the replacement card ~~at no cost to the cardholder.~~

When a cardholder submits a non-functioning card to the TSB Customer Service Center, TSB shall determine, in good faith, whether the card is damaged or defective. The TransLink® Consortium shall audit this process at its discretion.

If a cardholder requests a replacement card from the TSB Customer Service Center, TSB will replace the TransLink® card with any confirmed remaining value within five business days from the receipt of a request.

4.6.1 Requesting Replacement of a Card Suspected of Being Defective

To request a replacement for a card suspected of being defective, a cardholder ~~must~~ may submit a completed replacement request form and his/her non-functioning TransLink® card by mail to the TSB Customer Service Center for processing. ~~The TSB Customer Service Center will provide replacement request forms and pre-addressed envelopes to all participating operators for distribution to cardholders at ticket offices.~~ Cardholders can also obtain a Replacement Request

Form from the TSB Customer Service Center by mail or via the TransLink® website. When requesting replacement of a non-functioning card, a cardholder must provide the TSB Customer Service Center with a valid mailing address, even if the non-functioning card is unregistered.

Cardholders also have the option of expediting the replacement of a card suspected of being defective by contacting the TSB Customer Service Center by phone and requesting that TSB begin the card replacement process prior to receiving the non-functioning card. In this case, the TSB Customer Service Center will follow procedures associated with the replacement of a damaged card and assess fees, as appropriate. The TSB Customer Service Center will inform the cardholder that the fees will be refunded to the credit/debit card used for payment once TSB receives the card and verifies that it is defective. The cardholder will be responsible for submitting a completed replacement request form with his/her non-functioning TransLink® card in order to receive a refund of the fees.

4.6.2 Replacement of Non-Functioning Cards Following Submittal of a Replacement Request Form

4.6.2.1 Defective Cards

If the TSB Customer Service Center determines that a card is defective, the TSB Customer Service Center will mail a replacement card at no charge pre-loaded with any confirmed remaining value on the original card to the cardholder's mailing address, as provided on the replacement request form.

If the TSB Customer Service Center receives a card and determines that it is defective after the cardholder has already paid fees for the card replacement and balance restoration, TSB will refund the fees back to the credit/debit card that was used to pay the fees.

4.6.2.2 Other Non-Functioning Cards

If the TSB Customer Service Center determines that a card does not function for a reason other than a defect in the card's hardware or software, the cardholder ~~must acquire a replacement through any card distribution channel~~will be responsible for the replacement of the card. If the cardholder has a registered card, the cardholder may restore the value on his/her card, in which case the TSB Customer Service Center will ~~replace-transfer~~ any confirmed remaining value on the non-functioning card to a replacement card and assess fees, as applicable.

- ~~• If requested from the TSB Customer Service Center, a replacement TransLink® card with any confirmed remaining value will be distributed within five business days from the receipt of a mailed request.~~
- If the replacement card is obtained through a distributor other than the TSB Customer Service Center, the cardholder ~~will receive the~~can receive replacement of e-cash value and unused products via a remote add value transaction after contacting the TSB Customer Service Center to provide the serial number of the replacement card. However, the TSB Customer Service Center is unable to load partially used products remotely, and the patron will be responsible for registering the replacement card.

~~1.1.1 Replacement of Damaged Cards If Cardholder Does Not Submit Replacement Request Form~~

~~A cardholder who damages his/her card and does not submit the card to the TSB Customer Service Center with a replacement request form may purchase acquire a replacement card through any distributor. If the cardholder has a registered card, s/he may restore the balance on his/her card, in which case either the TSB Customer Service Center or the RTC Discount Card Program Central Processor will transfer the confirmed remaining value on the damaged card to a replacement card.~~

4.7 BLOCKED CARDS AND PRODUCTS

4.7.1 Hotlist Downloads and Card Blocking

TSB shall place the serial numbers of lost or stolen cards (or TransLink[®] Applications) in a hotlist and download the list to all CIDs each night to block further use of hotlisted cards (or TransLink[®] Applications). TSB shall also implement the following on-card security feature for hotlisted cards: if a cardholder attempts to use a hotlisted card for fare payment, a soft lock feature shall be activated on the card blocking the TransLink[®] Application from further use. Once blocked, only authorized TSB personnel with the appropriate security keys shall be capable of unlocking the TransLink[®] Application. Blocked cards or TransLink[®] Applications shall be removed from the hotlist.

4.7.2 Responsibility for Transactions Before Blocking of Card

Any confirmed remaining value transferred to a replacement card will reflect transactions up to the time the card is blocked.

4.7.3 Chargeback Policy

When either TSB or a transit operator is notified by their gateway of a retrieval request (the precursor to an actual chargeback of funds), all value on the TransLink[®] card associated with the payment in question will be hotlisted. See Section 17.11 of this document for additional information about chargebacks.

4.7.4 Blocking Cards and/or Value Due to Failed Autoload Transaction

See section 5.6.3.7 of this document.

4.7.5 Blocking Value Due to Change in Eligibility for Specific Product

For cardholders who receive operator products on the basis of employment with a particular employer or other similar qualifications where an employer or another entity controls eligibility for a particular product (Eco Pass, etc.), the employer or other entity may request that TSB block the product if the cardholder no longer qualifies for the product.

4.8 FRAUD DETECTION AND CONTROL

TSB will identify particular cards where it detects unusual card usage activity and/or inappropriate use of the TransLink[®] Application. In the event that this unusual activity or inappropriate use of the TransLink[®] Application is found to be fraudulent, TSB may add a card or cards to the hotlist. The TSB Customer Service Center will notify any affected operator(s), as appropriate, prior to taking action(s) concerning a card or cards. A transit operator may also monitor card usage to identify unusual card usage activity and may request an investigation by